



1st Armored Division Claims Office



09-06

HIGH-VALUE ITEMS

1. **Under normal circumstances you cannot be paid more than \$40,000 per claim.** If the value of your household goods is greater than \$40,000 you should obtain insurance to guard against a total loss. By federal law, the Army may not normally pay more than \$40,000 on any claim.
2. **There are also maximum amounts, which can be paid on most items.** Claimants are expected to have insurance above these amounts. Some examples of maximums are:
 - Furniture - \$3,000 per item.
 - Jewelry - \$1,000 per item, \$4,000 per claim.
 - Automobiles - \$3,000 for all non-shipment claims (\$20,000 in shipment).
3. **Where can you find the maximums?** The official source is the military services joint "Allowance List." However, a more readily available list of most items is in the "**It's Your Move**" booklet available at your TMO. Call our office if you questions about specific items.
4. **Why are there maximums?** In enacting the claims law, Congress only provided for payment for property that was "reasonable or useful" under the circumstances of military service. The maximums are set with limits according to payment (on quantity and quality) of items that are generally considered reasonable or useful for military members and civilian employees to own. In certain circumstances these maximum amounts for types of items may be waived but you should not rely on a maximum applicable to your type of property being waived.
5. **You need to have substantiation of ownership and value for expensive and valuable items that you claim.** Each item worth \$100.00 or more should be listed as a separate item number on the inventory. Have each high-value-item specifically described on the inventory (ie. Waterford Crystal Vase instead of vase). It is an excellent idea to have your own personal inventory of your household goods. You should keep a list of all major items along with their purchase prices and purchase dates, and the receipts to prove it. Consider using photographs too, to document your ownership of the items and their condition and value. Keep any inventory and any photographs separate from your property. Don't ship those things with your household goods. For very expensive and valuable property, you may wish to obtain pre-shipment appraisals of their value.
6. ***BE VERY CAUTIOUS WITH JEWELRY AND SIMILAR ITEMS.*** Generally they should not be shipped. This point cannot be overemphasized. This admonition applies to **jewelry, coins, stamp collections, and baseball cards**. If you file a claim for such small, valuable, easily pilferable items, you will not be paid unless the items are specifically listed on the inventory **and** you can also substantiate ownership and value. According to our statistics, jewelry is at very high risk during household goods shipments. **Hand carry these items!**

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